

Protecting Yourself and Automobile

Automotive Insurance Provides:

- **Liability:** Covers the cost of damage to the other party's vehicle, any property damage, and any medical expenses occurred when you are at fault in an accident.
- **Comprehensive:** Covers the cost to repair or replace your vehicle when it's involved in fire, vandalism, theft, deer collision, or a fallen object.
- **Collision:** Covers the cost to repair or replace your vehicle when you are at fault in a collision or accident.

Tips When Purchasing Automobile Insurance

- **Don't put it off!** You should start looking for an automobile insurance provider well before registering a vehicle.
- **Know what your policy does and doesn't cover.** Automobile insurance provides against covered losses but does not provide for general vehicle maintenance.
- **Look into extra coverages.** This could be for items such as roadside assistance, rental coverage, custom parts & equipment, or full glass coverage.
- **Pick a high enough deductible.** When selecting an insurance policy. This could help you save money on your insurance but will cause you to have to pay more out of pocket in the event a claim is filed.
- **Premium (price) can change based on pricing factors.** These factors include: type of car, age, gender, zip code, marital status, credit, education and occupation.

Let Our Family Help
Your Family, Get A
Quote Today!

Extra Coverages (Endorsements) Available

- **Rental coverage.** pays for rental car fees, up to the limit selected, if the customers' car is damaged and undriveable. This only applies to covered losses and not general maintenance.
- **Roadside assistance.** provides coverage if the insureds car needs towing, winching service, battery jump start, fuel delivery, locksmith service, or flat tire change.
- **Custom parts and equipment.** Provides coverage to vehicle parts or equipment permanently installed by someone other than the original manufacturer. Comprehensive coverage includes \$1,000 of CPE.
- **Full glass coverage.** Provides a \$0.00 deductible for glass repairs or replacement

There Are Many Ways To Save On Automobile Insurance

- **Multi-policy discount.** You can save when you have more than one policy with the same provider.
- **Safe driver discount.** Offered to motorists for conservative habits such as having all passengers wear seat belts, low driving speeds, less aggressive braking, etc.
- **Good student discount.** Offered to students with an A/B average.
- **Homeowner discount.** You can save if you own your own home.
- **Electronic billing discount.** You could save after setting up electronic automatic payments.
- **Defensive driving course discount.** Offered to those who have completed the defensive driving course.
- **Accident-free discount.** Offered to eligible customers who have not experienced a loss within a specified time period.
- **Paid in full discount.** You could receive a discount when the policy is paid in full rather than by making payments
- **Daytime running lights/ anti-theft/ passive restraint discount.** Cars equipped with these features can receive a discount.



Get A Quote Today!